

**Fill in this information to identify the case:**

Debtor 1 Daniel Sarbah Toe  
Debtor 2 Lula Marie Wilson Toe aka Lula Marie Wilson  
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania (Philadelphia)  
Case number: 20-11055-elf

Official Form 410S1

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Nationstar Mortgage LLC d/b/a Mr. Cooper

**Court claim no. (if known):** 6

**Last four digits** of any number you 7926 use to identify the debtor's account:

**Date of payment change:** 07/01/2022

Must be at least 21 days after date of this notice

**New total payment:** \$572.60  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$110.30

New escrow payment: \$127.71

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor1 Daniel Sarbah Toe Case number (if known) 20-11055-elf  
First Name Middle Name Last Name

Debtor2 Lula Marie Wilson Toe aka Lula Marie Wilson  
First Name Middle Name Last Name

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Andrew Spivack

Signature

Date 05/19/2022

Print: Andrew Spivack (84439)

First Name Middle Name Last Name

Title Attorney

Company: Brock & Scott, PLLC

Address: 2011 Renaissance Boulevard, Suite 100  
Number  Street

King of Prussia, PA 19406  
City  State  ZIP Code

Contact phone: 844-856-6646

Email: PABKR@brockandscott.com

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE:

Daniel Sarbah Toe and Lula Marie Wilson Toe  
aka Lula Marie Wilson

Nationstar Mortgage LLC d/b/a Mr. Cooper,  
Movant

vs.

Daniel Sarbah Toe and Lula Marie Wilson Toe  
aka Lula Marie Wilson,  
Debtor,

Case No. 20-11055-elf

Chapter: 13

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice of Mortgage Payment Change has been electronically served or mailed postage prepaid on this day to the following:

Daniel Sarbah Toe  
1036 South 54<sup>th</sup> Street  
Philadelphia, PA 19143

Lula Marie Wilson Toe  
aka Lula Marie Wilson  
1036 South 54<sup>th</sup> Street  
Philadelphia, PA 19143

Michael D. Sayles  
Sayles and Associates  
427 West Cheltenham Avenue, Suite #2  
Elkins Park, PA 19027

Kenneth E. West  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street, Suite 502  
Philadelphia, PA 19106

May 19, 2022

*/s/Andrew Spivack*

Andrew Spivack, PA Bar No. 84439  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
2011 Renaissance Boulevard, Suite 100  
King of Prussia, PA 19406  
Telephone: 844-856-6646  
E-Mail: PABKR@brockandscott.com



RETURN SERVICE ONLY  
PLEASE DO NOT SEND MAIL TO THIS ADDRESS  
PO Box 818060  
5801 Postal Road  
Cleveland, OH 44181

OUR INFO  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

YOUR INFO  
CASE NUMBER

LOAN NUMBER

PROPERTY ADDRESS  
1036 SOUTH 54TH STREET  
PHILADELPHIA, PA 19143

DANIEL TOE  
1036 SOUTH 54TH STREET  
PHILADELPHIA, PA 19143

Dear DANIEL TOE,

**Why am I receiving this letter?**

An escrow analysis was performed on the above referenced account.

**What do I need to know?**

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

**What do I need to do?**

If you are represented by an attorney in your bankruptcy, please forward a copy of this letter to such attorney and provide such attorney's name, address and telephone number to us.

If you have any questions, please call us at 877-343-5602. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

Sincerely,

Mr. Cooper  
Bankruptcy Department

Enclosure: Escrow Account Disclosure Statement

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

**Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.**

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





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PO Box 818060  
5801 Postal Road  
Cleveland, OH 44181

## Escrow Account Disclosure Statement

**Customer Service:** 888-480-2432

Monday through Thursday from 7 a.m. to 8 p.m. (CT),  
Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m.  
to 12 p.m. (CT)

**Tax/Insurance:** 866-825-9267

Monday through Thursday from 8 a.m. to 9 p.m. (ET),  
Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m.  
to 3 p.m. (ET)

Your Loan Number [REDACTED]  
Statement Date: 05/05/2022

DANIEL TOE  
1036 SOUTH 54TH STREET  
PHILADELPHIA, PA 19143

### Why am I receiving this?

Mr. Cooper completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Mr. Cooper maintains an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to void a negative balance in the event of changing tax and insurance amounts.

### What does this mean for me?

The escrow analysis is based on the assumption that your loan is current, and all past due payments have been made. Based on this assumption, your Escrow Account is projected to have more money than needed, resulting in a surplus of \$1,199.94. If you are behind on your payments this is not a true surplus.

### What do I need to do?

Please note that effective 07/01/2022, your new total monthly payment will be \$572.60.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$444.89	\$0.00	\$444.89
ESCROW	\$110.30	\$17.41	\$127.71
<b>Total Payment</b>	<b>\$555.19</b>	<b>\$17.41</b>	<b>\$572.60</b>

See below for surplus calculation

**What is a Surplus?** A surplus is the difference between the **lowest projected balance** and the **minimum required balance** of your account for the coming year, as shown below. Please see second page for coming year details.



Please see the Coming Year Projections table on the back for more details.

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
CITY TAX	\$568.26	(\$282.70)	\$285.56
HAZARD SFR	\$951.00	\$296.00	\$1,247.00
<b>Annual Total</b>	<b>\$1,519.26</b>	<b>\$13.30</b>	<b>\$1,532.56</b>

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at [www.mrcooper.com](http://www.mrcooper.com).

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The change in your escrow payment\*\* may be based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

**Prior Year Account History and Coming Year Projections**

**This is a statement of the actual activity in your escrow account from 07/21 through 06/22. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year.** The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

**Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year.** Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$255.42 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$1,455.36 will be reached in March 2023. When the minimum required balance is subtracted from your lowest projected balance, an Escrow Surplus results in the amount of \$1,199.94. **These amounts are indicated with an arrow (<).**

**This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.**

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
						Start	\$395.86 (\$1,261.27)
07/21	\$102.81	\$254.28E		\$0.00		\$498.67	(\$1,006.99)
08/21	\$102.81	\$254.28E		\$0.00		\$601.48	(\$752.71)
09/21	\$102.81	\$405.75E		\$0.00		\$704.29	(\$346.96)
10/21	\$102.81	\$405.75E		\$0.00		\$807.10	\$58.79
11/21	\$102.81	\$360.29E		\$0.00		\$909.91	\$419.08
12/21	\$102.81	\$360.29E		\$0.00		\$1,012.72	\$779.37
01/22	\$102.81	\$302.77E		\$0.00		\$1,115.53	\$1,082.14
02/22	\$102.81	\$202.79	\$282.70	\$285.56*	* CITY TAX	\$935.64	\$999.37
02/22	\$0.00	\$0.00		\$0.00	HAZARD SFR	(\$15.36)	\$999.37
03/22	\$110.30	\$315.92		\$285.56	CITY TAX	(\$190.62)	\$1,315.29
04/22	\$110.30	\$315.92		\$0.00	HAZARD SFR	(\$80.32)	\$384.21
05/22	\$0.00	\$1,130.91E		\$0.00		Anticipated Payments 08/20-06/21	(\$80.32)
05/22	\$110.30	\$213.11E		\$0.00			\$1,515.12
06/22	\$110.30	\$110.30E		\$0.00			\$1,278.23
<b>Total</b>	<b>\$1,263.68</b>	<b>\$4,632.36</b>	<b>\$1,519.26</b>	<b>\$1,532.56</b>	<b>Total</b>	<b>\$140.28</b>	<b>\$1,838.53</b>
Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
						Start	\$1,838.53
07/22	\$127.71		\$0.00			\$1,966.24	\$766.30
08/22	\$127.71		\$0.00			\$2,093.95	\$894.01
09/22	\$127.71		\$0.00			\$2,221.66	\$1,021.72
10/22	\$127.71		\$0.00			\$2,349.37	\$1,149.43
11/22	\$127.71		\$0.00			\$2,477.08	\$1,277.14
12/22	\$127.71		\$0.00			\$2,604.79	\$1,404.85
01/23	\$127.71		\$0.00			\$2,732.50	\$1,532.56
02/23	\$127.71		\$1,247.00		HAZARD SFR	\$1,613.21	\$413.27
03/23	\$127.71		\$285.56		CITY TAX	\$1,455.36	<b>\$255.42</b>
04/23	\$127.71		\$0.00			\$1,583.07	\$383.13
05/23	\$127.71		\$0.00			\$1,710.78	\$510.84
06/23	\$127.71		\$0.00			\$1,838.49	\$638.55
<b>Total</b>	<b>\$1,532.52</b>		<b>\$1,532.56</b>		<b>Total</b>	<b>\$1,838.49</b>	<b>\$638.55</b>

**Bankruptcy Adjustment** - The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, please call Chris Goy at 866-316-2432. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.